

Exhibit EE

2020 Wells Fargo FIG Payment Services Handbook

Essential guide to making payments in U.S. dollars and euros



Together we'll go far



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Introduction

This handbook has been prepared to facilitate the processing of cross-border, USD, EUR, and other currency payments. It provides a general overview of the payment systems and a detailed description of how payments are processed by Wells Fargo. Also included is a guide of recommended payment formats for both SWIFT and CyberPay, Wells Fargo's proprietary payment initiation tool.

About Wells Fargo's payment products

Wells Fargo is one of the world's largest international correspondent banks. We offer a full array of services to thousands of banks around the world. Wells Fargo's USD and global currency suite of services attests to our commitment to this industry and our ability to meet the dynamic needs of customers around the world.

Our product offerings enable you to concentrate all of your commercial, treasury, retail, and trade payments with a single correspondent bank. The benefits of using a single correspondent bank are many and include the potential elimination of using cover payments and all the overhead required, speeds reconciliation, reduces the cost of processing, minimizes funding costs, reduces errors, and makes handling of inquiries easier, since all questions can be directed to one correspondent. One correspondent leads to greater transparency and a good understanding of our risk appetite.

About Wells Fargo

Wells Fargo serves over 70 million customers, offering a comprehensive array of retail, investment banking, capital management, and wealth management services. Wells Fargo has one of the largest distribution networks in the United States, offering financial services through more than 7,800 locations and some 13,000 automated teller machines (ATMs). Globally, we have a correspondent network spanning 130 countries. We have offices in 37 countries and territories to support customers who conduct business in the global economy. Our international lines of business include Correspondent Banking, Trade Services, Outsourcing Services, Foreign Exchange, Asset Management, Capital Markets, Structured Trade Finance, and services for Global Multilateral Institutions.

Our global presence

Americas	Europe	Middle East and Africa/India	Asia Pacific
Buenos Aires* Charlotte Los Angeles Miami New York Philadelphia Santiago* Sao Paulo* San Francisco Santo Domingo* Washington, D.C. Winston-Salem	Dublin Frankfurt London	Dubai Mumbai*	Bangkok* Beijing Hanoi* Hong Kong Manila* Seoul Shanghai Singapore Sydney* Taipei Tokyo

*These locations are Representative Offices

USD payment reference guide

Wells Fargo incoming routing instructions

Wells Fargo Bank, N.A. New York SWIFT BIC: PNBPU3NNYC

CHIPS Participant Number: 0509

FED ABA Routing Number: 026005092

CHIPS Participant Routing Numbers

CHIPS Routing Number	Bank name	SWIFT BIC	FED ABA
0184	Banco Bilbao Vizcaya, S.A.	BBVAUS33	026001847
0355	Banco do Brasil S.A.	BRASUS33	026003557
0869	Bangkok Bank Public Company Limited	BKKBUS33	026008691
0279	Bank Leumi USA	LUMIUS3N	026002794
0959	Bank of America, N.A.	BOFAUS3N	026009593
0326	Bank of China	BKCHUS33	026003269
1262	Bank of Communications	COMMUS33	026012629
0253	Bank of Nova Scotia	NOSCUS33	026002532
0963	Bank of Tokyo-Mitsubishi UFJ, Ltd.	BOTKUS33	026009632
0257	Barclays Bank PLC	BARCUS33	026002574
0768	BNP Paribas New York	BNPAUS3N	026007689
0160	Branch Banking and Trust Company	BRBTUS33	053201607
0480	Brown Brothers Harriman & Co.	BBHCUS33	026004802
0600	China Citic Bank Int'l LTD.	KWHKUS33	026006004
1468	China Construction Bank Corporation	PCBCUS33	026014685
1455	China Merchants Bank	CMBCUS33	026014559
0008	Citibank, N.A.	CITIUS33	021000089
0804	Commerzbank AG	COBAUS3X	026008044
0807	Credit Agricole Corporation and Investment Bank	CRLSUS33	026008073
0865	Credit Industriel et Commercial	CMCIUS33	026008659
0378	Deutsche Bank AG	DEUTUS33	026003780
0103	Deutsche Bank Trust Co Americas	BKTRUS33	021001033
0031	Fifth Third Bank	FTBCUS3C	042000314
0736	Habib American Bank	HANYUS33	026007362
0108	HSBC Bank USA	MRMDUS33	021001088
1459	Industrial and Commercial Bank of China	ICBKUS33	026014591
0531	Intesa Sanpaolo S.p.A.	BCITUS33	026005319
0976	Israel Discount Bank of New York	IDBYUS33	026009768
0002	JPMorgan Chase Bank, N.A.	CHASUS33	021000021
0824	KBC Bank N.V.	KREDUS33	026008248
0555	Manufacturers and Traders Trust Company	MANTUS33	022000046
0174	Mashreqbank psc	MSHQUS33	026011743
0908	Mega Int'l Commercial Bank Co.	ICBCUS33	026009085
0430	Mizuho Bank, Ltd. – NY	MHCBUS33	026004307

CHIPS Routing Number	Bank name	SWIFT BIC	FED ABA
0422	Societe Generale	SOGEUS33	026004226
0256	Standard Chartered Bank	SCBLUS33	026002561
0914	State Bank of India	SBINUS33	026009140
0487	State Street Bank and Trust Company	SBOSUS3N	026009166
0967	Sumitomo Mitsui Banking Corporation	SMBCUS33	026009674
0001	The Bank of New York Mellon	IRVTUS3N	021000018
0112	The Northern Trust Company	CNORUS44	026001122
0799	UBS AG	UBSWUS33PID	026007993
0049	Union Bank, N.A.	BOFCUS33MPK	122000496
0509	Wells Fargo Bank NY INTL.	PNBPUS3N NYC	026005092
0407	Wells Fargo Bank, San Francisco	WFBUS6S	121000248

Payment Instructions Receipt Cut-off Times by Delivery Channel			Clearing Cut-off Times		
USD	SWIFT, Wells Fargo Cyber and Data Transmission Services	Fedwire and CHIPS Origination**	Book	CHIPS	Fedwire
STP	17:45*	CHIPS:16:45* FED:17:45*	18:30	17:00	18:00
Non-STP	17:30*	CHIPS:16:30* FED:17:30*	18:30	17:00	18:00

* Instructions received after the cut-off times above will be processed on a commercially reasonable best-efforts basis.

Federal Reserve Bank — Funds Transfer Routing Number search

The below link can be utilized to determine if a Fed ABA routing number is eligible for funds transfer.*

<https://www.frbservices.org/EPaymentsDirectory/agreement.html>

* Financial institutions maintain ABAs that are used for ACH transfers; ACH ABAs should never be used to identify a financial institution in a funds transfer.

SWIFT — Search

The link below can be utilized to determine if a SWIFT BIC on line is eligible for funds transfer.

<http://www.swift.com/bsl/index.faces?bicSearch>

New York Clearing House — Participant List

The link below can be utilized to look up a CHIPS Participant Number or CHIPS UID number.

<https://www.theclearinghouse.org/uid-lookup>

Fedwire and CHIPS formatting guide

Principles for straight-through processing of CHIPS and Fedwire payments

1. Although Wells Fargo does not require the inclusion of an intermediary bank. If you have the intermediary bank information, we encourage you to include it in your payment instruction. We will utilize our extensive network of correspondent bank accounts, routing database, and payment experience to select an intermediary bank if one is required.
2. Always place each party in its designated CHIPS or FED field and always precede the party identifier with its correct identifier code. The SWIFT BIC is the preferred means of identification.
3. In the Intermediary Bank field, please ensure that you are not repeating the information contained in the Beneficiary Bank field.
4. Never abbreviate a bank name. It could potentially stop a payment from being completed and advised.
5. Obtain and provide, in the payment instructions, the maximum possible amount of information from the originator.

The most complete source of information will always be the originator. Some examples are:

- Full name and address of originator and beneficiary, including country (it is not recommended to use a PO Box)
- Date of birth of any foreign national
- Beneficiary national ID number or passport number
- Purpose of payment
- IMO (International Maritime Organization) ship identification number and flag from vessel

CHIPS format:

Field tag #	Field name	Content	Comment
260	Amount	USD amount	Amount applied before deduction, if applicable
201	Sender FI	Sender CHIPS number (4 characters)	
320	Sender Reference	16 characters	
211	Receiver FI	0509	Wells Fargo's dedicated CHIPS number
400	Intermediary FI	Intermediary's identifier	Optional
412	Beneficiary's FI	SWIFT BIC or CHIPS UID number for beneficiary's bank, name, and address	Name and address also acceptable if SWIFT BIC or CHIPS UID is not available
422	Beneficiary Information	Beneficiary's account identifier, name, and address	
502	Originator Information	Originator's identifier (e.g., account number), name, and address	
650	FI to FI Information		

Fedwire format:

Field tag #	Field name	Content	Comment
2000	Amount	USD amount	Amount applied before deduction, if applicable
3100	Sender FI	Sender ABA number (9 characters) Sender short name (18 characters)	
3320	Sender Reference	16 characters	
3400	Receiver FI	026005092	Wells Fargo's dedicated ABA number
4000	Intermediary FI	Intermediary's identifier	Optional. Wells Fargo identifies all required intermediaries
4100	Beneficiary's FI	SWIFT BIC for beneficiary's bank, name, and address	Name and address also acceptable if SWIFT BIC is not available
4200	Beneficiary Information	Beneficiary's account identifier, name, and address	
5000	Originator Information	Originator's identifier (e.g., account number), name, and address	
6500	FI to FI Information		

Fedwire format example:

Original Fedwire payment instructions		
{1100}	Msg Disposition	: 30P N
{1110}	Time-Stamp	: 0715 1047 FT03
{1120}	Omad	: 2018079 E6B7088C 000022
{1510}	Type/SubType Code	: 10 00
{1520}	Imad	: 201807159 E6B7011C 000028
{2000}	Amount	: \$20,615.00
{3100}	Sender Fi	: 256070000
		LEFT BANK
{3320}	Sending Bank Ref#	: 3429991 071513
{3400}	Receiver Fi	: 026005092
		Wells Fargo NY INT
{3600}	Business Function	: CTR (Customer Transfer)
{4100}	BBK-	: BCCDDBKAX
		CHINA BANK
		123 STREET
		HONGKONG
{4200}	BNF FI -	: BCCDDBKAY
		CHINA BANK
		456 STREET
		SINGAPORE
{6000}	OBI-	TRANSFER FEES

wellsfargo.com/international

For more information:

Wells Fargo places your needs at the center of all endeavors. Your relationship manager or global payments specialist will:

- Take the time to fully understand your business.
- Deliver tailored solutions and exceptional service through a dedicated staff of product and industry experts.
- Help you succeed financially in all of the markets where you do business.

They will be pleased to provide more information on global payments or other correspondent services.

Please visit our website at wellsfargo.com/international for more information on our global capabilities.

Wells Fargo & Company provides financial services in Asia, Canada, and Latin America through its duly authorized and regulated subsidiaries. In Europe, banking services are provided through Wells Fargo Bank International (WFB), directly regulated by the Central Bank of Ireland, and Wells Fargo Bank, N.A. London Branch, authorized by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA. All products and services may not be available in all countries. Each situation needs to be evaluated individually and is subject to local regulatory requirements.

Member FDIC. Deposits held in non-U.S. branches are not FDIC insured.



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